SAFE DRIVING FOR A LIFETIME

WE NEED TO TALK ...

Family Conversations with Older Drivers

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QUESTIONS FAMILIES NEED TO ASK ABOUT OLDER DRIVERS

Accidents involving older drivers often call attention to the issue of older adults and driving safety. The facts alone may seem confusing. Statistics actually indicate that most older adults are safe drivers, with high safety belt use and few citations for alcohol-related charges[1]. However, medical conditions, medication usage and reduced physical function can increase the risk of accidents and injury among older adults. Factor in the sense of independence that driving represents for older adults, and you can understand why driving safety for older adults is an emotionally charged topic.

The Hartford Center for Mature Market Excellence® and the MIT AgeLab developed this guide to help families initiate productive conversations with older adults about driving safety. These suggestions are based on a nationally representative survey of drivers over the age of 50, focus groups with older adults who have modified their driving, and interviews with family caregivers of persons with dementia.

CRAFTING CARING CONVERSATIONS

When families discuss driving issues, they must assess the personality of the older driver, driving record, availability of transportation resources, geographic proximity, and long-term family relationships. The following questions and answers can help you assess your family situation and have meaningful conversations about older driver safety.

[1] Source: National Highway Traffic Safety Administration, 2012

ARE OLDER DRIVERS AT RISK?*

As a group, older drivers are typically safe. The actual number of accidents involving older drivers decreases as age increases. Experts attribute this decline to self-imposed limitations, such as driving fewer miles and avoiding night driving, rush-hour traffic and other difficult conditions. Therefore, sharing the roadways with older drivers poses a relatively low risk to other drivers.

However, older drivers, especially after age 70, have a higher risk of being involved in a collision for every mile they drive[2]. Compared to other age groups, drivers age 70 and older have higher crash rates per mile driven than middle age drivers, yet not as high as young drivers[2]. The rate of fatalities increases slightly after age 70 and significantly after age 85[2]. This higher rate is due to the increased inability to withstand the physical trauma that often occurs with age. Although older persons with health issues can be satisfactory drivers, they have a higher risk of injury or death in an accident, regardless of fault.

These statistics can help you see the risk for older drivers; however, the decision to limit driving depends on each individual. Each family must ask, "Is my older relative safe?" Ongoing discussions and objective assessments will help older drivers and their families evaluate the risks in their unique situations.

DO FAMILY CONVERSATIONS MAKE A DIFFERENCE?

What you say or don't say influences the decisions of older adults and can make the difference between safety or injury – life or death.

Although unsafe driving may be an uncomfortable subject, these ongoing conversations over time will help older adults weigh decisions and agree to drive less, avoid certain road conditions or stop driving. Of the older adults surveyed who reported that someone had talked with them about their driving, more than half said they followed the suggestions of others. Women generally complied more readily than men.

* The research findings of The Hartford and MIT AgeLab described on pages 5-9 are from The Hartford/MIT AgeLab 2016 survey.

[2] Source: Insurance Institute for Highway Safety, 2015

WHEN FACED WITH A DISCUSSION ABOUT DRIVING ABILITIES, WITH WHOM DO OLDER ADULTS PREFER TO TALK?

Hearing sensitive information from the right person can make a big difference. To increase the chances of success, carefully select the person who will initiate the discussion and have others reinforce decisions about driving. Older adults typically prefer to speak confidentially about driving safety with someone they trust. Often family members can form a united front with doctors and friends to help older drivers make good driving decisions.

When choosing a family member to initiate the discussion, consider the personalities involved and past experience approaching difficult topics. Some families mistakenly assign the most outspoken or authoritative member to deliver their concerns as an ultimatum. Such persons are not ideal to open the early discussions on driving, but may better serve as the enforcer of driving decisions.

The Hartford/MIT AgeLab survey indicates that older drivers have specific preferences for these conversations that vary based on several factors, such as marital status, gender, health and presence of other supportive individuals. Marital status is a significant factor that determines who should have the conversation with the older driver. The top choice of married drivers in our study (57 percent) is to hear about driving concerns first from their spouses. Older drivers living alone prefer to have these conversations with their doctors, adult children or a close friend. Let's look more closely at each of these groups.

SPOUSES

According to our survey results, men prefer to hear from a spouse — more than do women. Spouses have the advantage of observing driving over time and in different situations, as well as years of experience in dealing with sensitive topics and each other's limitations. Not all married couples choose their spouses for this conversation. Fifteen percent of older men and women (in our study) said their spouses were their last choice for hearing about driving concerns, reinforcing the importance of assessing individual preferences before having conversations about driving.

DOCTORS

Outside of the family, the opinions of doctors are often valued by older drivers. Many older adults think that physicians can precisely determine their ability to drive safely. And people who have health problems are more likely to listen to the advice of a doctor about driving.

However, not all doctors agree that they are the best source for making decisions about driving. Physicians may not be able to detect driving problems based on office visits and physical examinations alone. They can assess diminished visual, cognitive and motor skills, or refer the driver to an independent occupational therapist who is qualified to conduct a comprehensive driving evaluation. This referral may avoid unnecessary conflict when the doctor, family members, and older driver have differing opinions. Family members should work with doctors and share observations about driving behavior and health issues to help older adults make good driving decisions.

ADULT CHILDREN

Adult children seem to have more influence with parents over 70 than with younger parents in their 50s and 60s, according to our study results. These differences often correlate to health changes and shifts in parent-child relationships later in life. Older drivers also tend to be more open to adult children who live nearby.

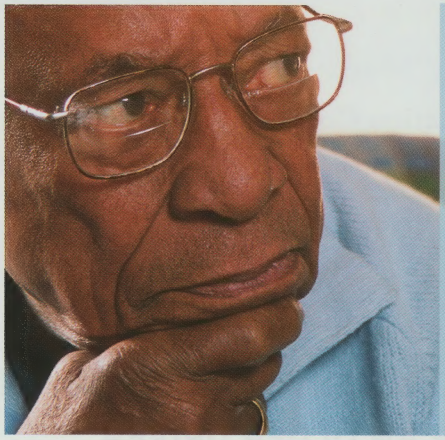
Our study found that women are generally more receptive than men to the prospect of hearing from their adult children. Among individuals living alone, 28 percent said they would prefer to hear about unsafe driving from their adult children, while nearly 14 percent of men and women living alone ranked their children as the last ones from whom they want to hear about driving.

OTHER SUPPORTIVE HELPERS

Persons other than spouses and adult children may influence driving decisions. Some older adults would be open to hearing from a close friend, a sibling, or an adult child's spouse. Seventeen percent of older drivers in our study who are living alone said they would choose a close friend to initiate the driving conversation. These preferences most likely reflect the quality of their relationships.

POLICE OFFICERS

More than anyone else, the older adults in our study told us they strongly prefer not to hear about driving concerns from police officers. While some older adults may not welcome families talking about their driving, they still find it preferable than hearing from police. However, police intervention may be necessary in situations where an older driver is unsafe and unwilling to curtail driving.



HOW DO I PREPARE FOR SERIOUS CONVERSATIONS ABOUT LIMITING OR STOPPING DRIVING?

Do your homework before you ask a family member to significantly restrict or stop driving.

Get the facts. Learn about the warning signs of driving problems, observe your relative's driving, and look for patterns of warning signs of future problems. In focus groups, people reported being more willing to listen to those who had driven with them. See the Warning Signs for Older Drivers on page 16.

Observe the older driver behind the wheel over time. Has the driver expressed personal concerns about driving safety? Is the older driver limiting where and when he or she drives?

Discuss your concerns with a doctor and determine what information you need to provide, given your relative's medical condition. Some doctors may take an active role in assessing a driver's skills and rendering an opinion; others will refer a concerned patient to a driving specialist for a comprehensive driving evaluation.

Investigate the alternatives for helping an older driver adjust to driving limitations. Consider how to satisfy social and transportation needs when the older adult curtails or ceases driving. The "Getting There" Worksheet on page 17 can help you assess driving alternatives so that the older adult is not left house-bound. The Transportation Cost Worksheet on page 19 can help you calculate the current amount being spent on transportation. Relatives may need to set aside time each week to meet the transportation needs of an older relative. Consider increasing the frequency of visits, outings, phone calls, letters, and e-mails.

Be Supportive. The transition from driver to passenger is not always easy or smooth. Your support and understanding is necessary before, during and after driving changes are made.

Expect to have several conversations to achieve a balance between safety and independence. Men may require more repeat conversations than women. Don't be dissuaded by initial negative reactions. During each conversation, share your genuine safety concerns and desire to protect the driver's best interests.

HOW CAN I ENCOURAGE AN OLDER ADULT TO PLAN FOR AND USE ALTERNATIVE TRANSPORTATION?

Effective conversations encourage future planning and show respect for the older adult's ability to make appropriate decisions. When you observe the older person modifying his or her driving habits, use these opportunities to explore transportation options together to give the older adult time to adjust to them.

"If you don't want to drive at night, we can arrange for someone to pick you up." Commend the older driver for being cautious and help arrange transportation.

"Let's take the bus so we don't have to deal with the parking downtown." Practice using public transportation together before it becomes a necessity. Remember that public transportation may be difficult or impossible to use for some older adults with physical or cognitive difficulties who must limit their driving. In these cases, families are often the first and only alternative transportation.

"You could save hundreds of dollars if you sold your car." Insurance, maintenance, depreciation, and gasoline costs make owning and operating a car expensive. Even taxi services, which provide door-to-door service, can be more economical. Refer to the Transportation Cost Worksheet on page 19 to understand the costs of driving alternatives.

"What if something happened and you couldn't drive? What would you do?" Ask what-if questions to encourage advance planning.

WHAT IF AN OLDER DRIVER DOESN'T REALIZE THAT HIS OR HER DRIVING IS A SERIOUS PROBLEM?

If driving skills continue to deteriorate after self-imposed restrictions, it is necessary to have follow-up conversations. Additional conversations with family members, doctors or law enforcement officials may be necessary. Here are some more direct appeals to help persuade a high-risk driver:

"Even if you were not at fault in a collision, you could be seriously injured or die." Regardless of who is at fault, older adults are more likely to be injured or killed because they have less capacity to endure the physical trauma of an accident. Pre-existing medical conditions may complicate recovery or result in death.

"I know you would feel terrible if someone was hurt when you were driving." Concern for others is often a stronger motivation than concern for self. In addition to physical harm to others, an accident can pose enormous financial and legal risks. Families should tactfully mention this possibility, but not dramatize the point.

"I'm afraid to let the grandchildren ride with you." An older relative may realize the degree of concern when family members will not ride with them. Protecting lives is more important than protecting feelings.

"Let's talk with your doctor about this." Blame the poor health, not the driver. Preferably, find out the doctor's opinion before suggesting this step. The doctor might not agree with the family's assessment nor want to assume the role of determining who should drive.

IS THERE A TEST THAT CAN DETERMINE IF SOMEONE IS A SAFE DRIVER?

There is no single, simple test to determine if someone is a safe driver. However, there are tests for cognition, reflexes, vision, flexibility, and visual attention – all critical skills for driving. A doctor may refer the driver to a qualified occupational therapist for a comprehensive driving evaluation. These tests may last several hours and often include a road test with an evaluator present.

Administered by rehabilitation centers, hospitals, and Veterans Administration Medical Centers, these tests generally average from $200 to $500 and are seldom covered by insurance or Medicare. The Veterans Administration may offer free tests for eligible veterans.

A comprehensive driving evaluation may seem threatening to an older driver. However, this type of evaluation will take many factors into consideration, and not just determine whether the driver is safe to drive at the time of the evaluation. A comprehensive driving evaluation is a process by which a trained occupational therapist can also help the driver understand how to drive more safely and whether or not specific equipment is needed to ensure safe driving.

For more information on comprehensive driving evaluations, see *Your Road Ahead: A Guide to Comprehensive Driving Evaluations* (described on the inside back cover of this guidebook).

WHAT IF THE DRIVER HAS DEMENTIA?

Some persons in early stages of dementia may have sufficient driving abilities to continue driving with limitations. They should be given the opportunity to make decisions about driving, if safety is not compromised.

Over time, such individuals will become incapable of accurately assessing their driving skills. Anyone with a diagnosis of Alzheimer's disease, or any other form of progressive dementia, will eventually lose the skills necessary for safe driving. In these cases, families and doctors must collaborate to protect the individual and may need to take immediate unilateral action.

Families of persons with dementia may not realize that getting lost in familiar places is a serious warning sign. Persons who are confused and forgetful may also lack the ability to respond appropriately to ever-changing road conditions.

Families should be vigilant about observing driving behavior. Firsthand knowledge of driving behavior will help families know if and when they need to intervene. For more information on this topic, see *At the Crossroads: Family Conversations about Alzheimer's Disease, Dementia and Driving* (described on inside back cover of this guidebook).

WHAT IF A HIGH-RISK DRIVER REFUSES TO STOP DRIVING?

Some older drivers will not respond to constructive conversation. You may have to consider disabling the car, filing down the keys, or taking away the car. Some older drivers, however, find ways to work around these actions, such as calling a mechanic and having a disabled car repaired. Strategies, such as not renewing a driver's license, or canceling registration or insurance, alone may be ineffective. Remember, drivers may continue to drive without a driver's license, car registration or insurance coverage.

If you have not yet done so, consider speaking with the older driver's doctor or schedule a comprehensive driving evaluation. Call your state licensing agency or consult the Insurance Institute for Highway Safety Web site (www.hwysafety.org) to learn about testing in your state.

START THE CONVERSATIONS TODAY

Limiting or giving up driving is a difficult decision for older adults. Families can help individuals make these difficult decisions by having periodic, frank discussions about driving safety and health.

Ideally, the transition from driver to passenger will happen gradually over time, allowing all family members to adjust to new circumstances. Successful family conversations begin with good preparation and caring communication.

With sensitivity toward the feelings of older drivers, families can help the older driver make safe driving decisions and ensure peace of mind for the entire family.

WARNING SIGNS FOR OLDER DRIVERS

The driving behaviors listed below could cause safety problems. They are ranked from minor to serious. Many of the less serious issues may be overcome with changes in driving behavior or physical fitness, while the more serious behaviors may require your immediate action. Since driving ability seldom changes drastically in a short time, you should be able to track changes over time to get a clear picture of overall driving ability.

Here's how to use this list.

- Observe driving over time, keeping notes to help you understand **changes** in driving ability.
- Look for a **pattern** of warning signs and for an increase in the frequency of occurrence.

DRIVING BEHAVIOR WARNING SIGNS — WHEN NOTICED, HOW OFTEN	
1. Decrease in confidence while driving.	16. Uses a "copilot."
2. Difficulty turning to see when backing up.	17. Bad judgment on making left hand turns.
3. Riding the brake.	18. Near misses.
4. Easily distracted while driving.	19. Delayed response to unexpected situations.
5. Other drivers often honk horns.	20. Moving into wrong lane.
6. Incorrect signaling.	21. Difficulty maintaining lane position.
7. Parking inappropriately.	22. Confusion at exits.
8. Hitting curbs.	23. Ticketed moving violations or warnings.
9. Scrapes or dents on the car, mailbox or garage.	24. Getting lost in familiar places.
10. Increased agitation or irritation when driving.	25. Car accident.
11. Failure to notice important activity on the side of the road.	26. Failure to stop at stop sign or red light.
12. Failure to notice traffic signs.	27. Confusing the gas and brake pedals.
13. Trouble navigating turns.	28. Stopping in traffic for no apparent reason.
14. Driving at inappropriate speeds.	29. Other signs:
15. Not anticipating potential dangerous situations.	

"GETTING THERE" WORKSHEET

Prior to talking to an older driver about limiting or stopping driving, thought should be given to ways the driver can remain engaged in life's activities. No single method of transportation is likely to meet all needs. This worksheet is designed to help you identify available transportation alternatives in your area.

FAMILY/FRIENDS

Family and friends are the top alternative to driving for older adults. This mode of transportation may seem more familiar, comfortable and social to many older adults. That said, there may be conflicting feelings of burdening or inconveniencing others. Some older adults may want to do something in exchange for the ride.

Questions to Ask

1. Are people available to provide rides at the times required?
2. To what extent are family or friends able or willing to provide rides.
3. Do people provide the rides willingly or do they resent having to adjust their schedules?
4. Is there something the older adult can "trade" for a ride (making dinner, taking the driver to lunch, paying for gas)?

Notes:

LOCAL PROGRAMS THAT OFFER RIDES

These are locally developed programs, often sponsored by faith-based or non-profit organizations, which provide rides for older adults. They may charge nominal fees or accept donations and often operate with the help of volunteer drivers.

Questions to Ask

1. What programs are available in my area?
2. Is there a cost?
3. What hours and days of the week does the service run?
4. What are the routes or areas of service?
5. Are there limits to the number of rides in a given time period?
6. Is there any assistance available to people with physical or other health constraints?
7. Is there assistance for people with bags, etc.?
8. Is pre-registration with the service required?
9. Are wheelchair lifts available?

Notes:

DEMAND-RESPONSIVE SERVICES OR PARATRANSIT

Often referred to as the Dial-a-Ride or Elderly and Disabled Transportation Service, these programs are almost always subsidized by government funds and provide door-to-door service and offer rides by appointment. Fees or donations are common. Many use vans and offer accessible services for riders with special needs.

Questions to Ask

1. Is there a minimum age or other physical or cognitive criteria for using the service?
2. How much does it cost?
3. Can an account be set up in advance with the service?
4. How far in advance do reservations need to be made?

Continued

"GETTING THERE" WORKSHEET (CONT.)

PRIVATE PROGRAM SERVICES

Services such as adult day centers, housing programs, stores, malls, or other businesses may offer transportation for program participants or customers.

Questions to Ask

1. What ride destinations are provided?
2. Is there a cost?
3. What hours does the service run?
4. What are the routes?
5. Is there any assistance available to people with physical or other health constraints?
6. Is there assistance for people with bags, etc.?
7. Is pre-registration with the service required?
8. Are wheelchair lifts available?

Notes: _____

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TAXI/CAR SERVICE

These private services offer flexible scheduling and charge a fee. Many older adults may perceive these services as "expensive" or "a luxury" but they can cost much less than owning and maintaining a car. Some taxi/car services may be willing to set up accounts that allow other family members to pay for services.

Questions to Ask

1. How much does it cost?
2. How is the cost calculated?
3. How long in advance should I call for a ride?
4. Do you offer any guarantee on response time?
5. Are there geographic limits to where you provide service?
6. Can an account be set up in advance with the service?
7. How are tips handled with an account system?
8. Will drivers provide assistance with bags, packages, etc.?
9. Can the service accommodate wheelchairs?

Notes: _____

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MASS TRANSIT

Public transportation, where available, can be an affordable option for some older adults.

Questions to Ask

1. How much does it cost?
2. Are there discounts for older/disabled people?
3. Can an account be set up in advance with the service? Or are there monthly passes?
4. What hours does the service run?
5. What geographic area does the service cover?
6. Will drivers provide assistance with bags, packages, etc.?
7. Can companions accompany the person on the service?
8. Are wheelchair lifts available?
9. Does the older adult have cognitive or physical limitations that prevent him or her from using this mode of transportation?

Notes: _____

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TRANSPORTATION COST WORKSHEET

Owning and operating a vehicle can be more expensive than you think! By writing down your actual expenses, you can get an idea of how much money could be available for alternative transportation if you were to stop driving.

To determine the annual expense to own and operate a car, list all the related expenses below. Don't forget to multiply by 12 for monthly expenses, or by 52 for weekly expenses. For less frequent expenses, such as tires, estimate the cost and divide by the number of years between expenses. Once you have the annual expense for owning and operating the vehicle, you can get a better idea of how much you are already spending on transportation.

VEHICLE COST PER YEAR	ANNUAL COST
Car/Lease Payment	
Regular Operating Expenses	
• Gas	
• Washer Fluid	
• Parking	
• Tolls	
• Other	
Regular Maintenance	
• Oil Changes	
• Minor Tune-ups	
• Wiper Blades	
• Lights	
• Car Wash/Wax	
• Other	
Long-Term Maintenance *(Estimate the cost and divide by the number of years between expenses)*	
• Tires	
• Brakes	
• Major Tune-ups	
• Repair/Replace Parts	
• Other	
Insurance – Annual Cost	
Motor Club/Roadside Assistance	
Registration/License Plate Fees	
License Fees	
Vehicle Inspection/Emissions Fees	
Total Cost Per Year	**$**

RESOURCES

MIT AgeLab
agelab.mit.edu

AARP Driver Safety
www.aarp.org/safedriving

American Occupational Therapy Association
www.aota.org/olderdriver

Association for Driver Rehabilitation Specialists
www.aded.net

Eldercare Locator
eldercare.acl.gov

Insurance Institute for Highway Safety
www.iihs.org

National Highway Traffic Safety Administration
www.nhtsa.gov

National Safety Council
www.nsc.org

SURVEY DATA COLLECTION

The original guidebook was developed from and based on a survey of 3,824 home-dwelling adults ages 50 and older conducted in spring 2002. The research statistics presented on pages 5-9 reflect updated data from a survey we conducted in 2016. In March 2016 a survey was fielded by Zeldis on behalf of The Hartford. The survey was conducted online with drivers over the age of 50 across the United States. A total of 2,015 surveys were completed. The data were weighted to match U.S. Census current population survey benchmarks.

THE HARTFORD | Center for Mature Market EXCELLENCE®

The Hartford Center for Mature Market Excellence

The Hartford Center for Mature Market Excellence creates innovative business solutions for the mature market. Staffed by gerontologists, the center is uniquely positioned to apply knowledge of aging to develop one-of-a-kind products and services for The Hartford's customers, and specialized training for The Hartford's employees. The center conducts original research in partnership with academic institutions and produces public education programs on safety, mobility and independence. The Hartford has had this in-house expertise since 1984, guiding The Hartford to unparalleled success in understanding and serving the mature market.

MIT AGELAB
Life Tomorrow

The Hartford/MIT AgeLab Partnership

The Hartford became a founding sponsor of the MIT AgeLab in 1999. The Hartford Center for Mature Market Excellence and the MIT AgeLab are committed to producing original research that can influence the quality of life of older adults and their families. Through publications, professional meetings and public education, The Hartford/MIT AgeLab partnership has successfully reached millions of people in the United States and around the globe with high quality, meaningful information to guide important decisions about safety, mobility and independence.

RESOURCES FROM THE HARTFORD

SAFE DRIVING FOR A LIFETIME
WE NEED TO TALK ...
Family Conversations with Older Drivers
THE HARTFORD
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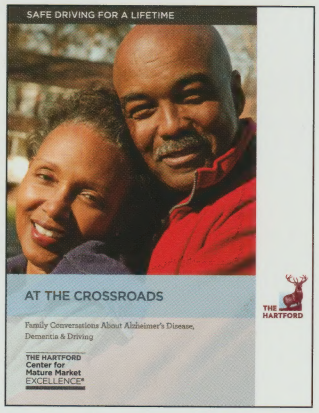
We Need to Talk: Family Conversations with Older Drivers

This guidebook provides families with easy-to-use, practical information to help them plan ahead and initiate productive and caring conversations with older adults about driving safely.


SAFE DRIVING FOR A LIFETIME
AT THE CROSSROADS
Family Conversations About Alzheimer's Disease, Dementia & Driving
THE HARTFORD
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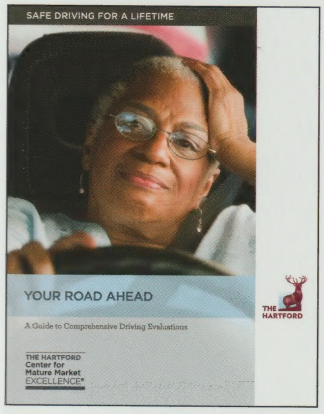
At the Crossroads: Family Conversations about Alzheimer's Disease, Dementia & Driving

This guidebook helps families determine when it's time for loved ones with dementia to stop driving and helps them cope with driving cessation.


SAFE DRIVING FOR A LIFETIME
YOUR ROAD AHEAD
A Guide to Comprehensive Driving Evaluations
THE HARTFORD
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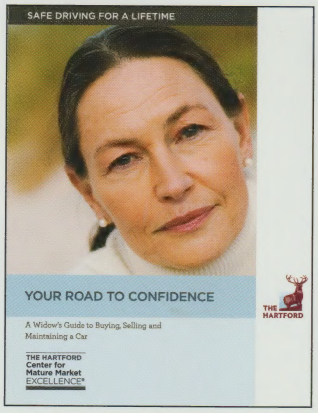
Your Road Ahead: A Guide to Comprehensive Driving Evaluations

This guidebook describes the benefits of having a comprehensive driving evaluation from an occupational therapist with specialized driver evaluation training.


SAFE DRIVING FOR A LIFETIME
YOUR ROAD TO CONFIDENCE
A Widow's Guide to Buying, Selling and Maintaining a Car
THE HARTFORD
Center for Mature Market EXCELLENCE®

Your Road to Confidence: A Widow's Guide to Buying, Selling and Maintaining a Car

This guidebook empowers widows to take control of their driving future and confidently buy, sell and maintain a car.

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To download or order FREE copies of these guidebooks, visit us on the Web at:
www.thehartford.com/lifetime

This guide is intended as general information for readers seeking ways to initiate productive conversations with older adults about driving safely. It is not intended to be an exhaustive source or to relate to any particular person or driving situation. Readers are advised to consult the necessary professionals to assist them in analyzing their unique situation and to refer to the sources identified in the section entitled "Resources" for additional information. All information and representations herein are as of September 2019.

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